

Form b18

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Ohio

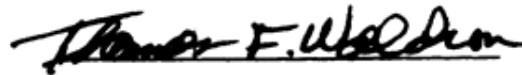
In Re:	)	
	)	
William A Keller	)	
3501 Wilmington Road	)	
Lebanon, OH 45036	)	
	)	
	)	
	)	Case No.: 3:04-bk-30681
	)	
	)	
Patricia A Keller	)	
Debtor(s)	)	
	)	
	)	
	)	Chapter: 7
	)	
	)	
Social Security Number:	)	
Debtor: xxx-xx-9900	)	
Joint: xxx-xx-7896	)	

**DISCHARGE OF DEBTOR**

It appearing that the debtor(s) is entitled to a discharge, **IT IS ORDERED:** The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** 5/11/04

**BY THE COURT:**



Thomas F. Waldron  
United States Bankruptcy Judge

**SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0648-3  
Case: 04-30681

User: admin  
Form ID: bl8

Page 1 of 1  
Total Served: 38

Date Rcvd: May 12, 2004

The following entities were served by first class mail on May 14, 2004.

db William A Keller, 3501 Wilmington Road, Lebanon, OH 45036  
jdb Patricia A Keller, 3501 Wilmington Road, Lebanon, OH 45036  
aty D Anthony Sottile, 40 W Fourth Centre, 40 W Fourth St Ste 2160, Dayton, OH 45402  
tr Ruth A Slone, 22 Brown Street, PO Box 3340, Dayton, OH 45401  
ust Asst US Trustee (Day), Office of the US Trustee, 170 North High Street, Suite 200,  
Columbus, OH 43215  
6913226 ACADEMY COLLECTION SERVICE, 10965 DECATUR ROAD, PHILADELPHIA PA 19154-3210  
6913227 ALLIED INTERSTATE, PO BOX 361445, COLUMBUS OH 43236  
6913228 ASPIRE VISA, PO BOX 105341, ATLANTA GA 30348-5341  
6913229 BALLYS, 300 EAST JOPPA ROAD, TOWSON MD 21286  
6913230 BETHESDA HOSPITAL, 10500 MONTGOMERY ROAD, MONTGOMERY OH 45242  
6913231 C EDWARD NOE, 2430 CENTRAL PARKWAY, CINCINNATI OH 45214  
6913233 CAPITAL ONE, PO BOX 85147, RICHMOND VA 23285-5147  
6913234 CAPITOL ONE AUTO FINANCE, 3901 DALLAS PARKWAY, PLANO TX 75093  
6913235 CB&T, PO BOX 723896, ATLANTA GA 31139-1001  
6913236 CELINA INSURANCE GROUP, INSURANCE SQUARE, CELINA OH 45833-1690  
6913237 CINCINNATI GAS AND ELECTRIC, PO BOX 840, CINCINNATI OH 45210-0840  
6913238 COLLECTION CONSULTANTS DIVISION, PO BOX 9 017, OCEANSIDE NY 11572  
6913239 DRS/BONDED, 6906 PLAINFIELD ROAD, PO BOX 36122, CINCINNATI OH 45236  
6913240 DYMACOL, 3070 LAWSON BLVD, PO BOX 9017, OCEANSIDE NY 11572-9017  
6913241 FIRST PREMIER, 900 W DELAWARE, SIOUX FALLS SD 57104  
6913242 FIRST PREMIER, 601 S MINNESOTA AVE, SIOUX FALLS SD 57104  
6913243 FIRST PREMIER BANK, PO BOX 5519, SIOUX FALLS SD 57117-5519  
6913244 HAMILTON BEHAVIORAL HEALTH, LOC 0525, CINCINNATI OH 45264-0525  
6913247 JAVITCH BLOCK AND RATHBONE, 1300 EAST NINTH STREET 14TH FLOOR, CLEVELAND OH 44114-1503  
6913248 NATIONAL REVENUE CORPORATION, 4000 EAST 5TH AVENUE, COLUMBUS OH 43219  
6913249 NCO, 515 PENNSYLVANIA AVE, FORT WASHINGTON PA 19034-3303  
6913250 NCO PREMIER, 507 PRUDENTIAL ROAD, HORSHAM PA 19044  
6913251 PROVIDIAN, 5142 FRANKLIN DRIVE, PLEASANTON CA 94566  
6913252 REPUBLIC MUTUAL INSURANCE COMPANY, 436 W COLORADO ST STE 110, GLENDALE CA 91204  
6913253 SMITH ROLFES AND SKAVDAHL, COMPANY LPA, 50 WEST BROAD STREET STE 3000, COLUMBUS OH 43215  
6913254 SPRINT, PO BOX 740463, CINCINNATI OH 45274-0463  
6913255 SPRINT PCS, PO BOX 740602, CINCINNATI OH 45274  
6913256 TRI-COUNTY PROPANE, 263 HATT SWANK ROAD, LOVELAND OH 45146  
6913257 UNIFUND, 11802 CONROY ROAD, CINCINNATI OH 45249  
6913258 UNION LIGHT HEAT AND POWER, 107 BRENT SPENCE SQUARE, COVINGTON KY 41011  
6913246 US ATTORNEY, 200 W SECOND ST, ROOM 602, DAYTON OH 45402

The following entities were served by electronic transmission on May 12, 2004 and receipt of the transmission was confirmed on:

6913232 EDI: CAPITALONE.COM May 12 2004 23:33:00 CAPITAL ONE, 11013 WEST BROAD STREET,  
GLEN ALLEN VA 23060  
6913245 EDI: IRS.COM May 12 2004 23:32:00 IRS, PO BOX 1579, CINCINNATI OH 45201  
TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2004

Signature:

